

**CONSOLIDATED BALANCE SHEETS**

As of March 31, 2009 and 2008

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2009	2008	2009
<b>ASSETS</b>			
Cash and due from banks (Note 3)	¥ 56,807	¥ 42,211	\$ 578,315
Call loans and bills bought	57,828	103,465	588,706
Debt purchased	18,697	22,501	190,342
Trading securities (Note 25)	1,118	1,020	11,390
Money held in trust (Note 25)	9,379	11,965	95,488
Investment securities (Notes 4, 10 and 25)	1,113,812	1,225,131	11,338,818
Loans and bills discounted (Note 5)	2,710,948	2,551,368	27,597,971
Foreign exchange assets (Note 6)	3,303	4,866	33,632
Other assets (Notes 7 and 10)	53,765	53,196	547,344
Tangible fixed assets (Notes 8, 9 and 12)	59,885	72,759	609,646
Intangible fixed assets	6,227	9,625	63,394
Deferred tax assets (Note 24)	24,131	8,446	245,664
Customers' liabilities for acceptances and guarantees (Note 16)	33,686	35,150	342,936
Allowance for possible loan losses	(26,566)	(26,599)	(270,447)
Allowance for possible losses on investment securities	(1)	(0)	(19)
<b>Total assets</b>	<b>¥4,123,026</b>	<b>¥4,115,109</b>	<b>\$41,973,187</b>
<b>LIABILITIES</b>			
Deposits (Notes 10 and 13)	¥3,654,781	¥3,595,050	\$37,206,363
Negotiable certificate of deposits	109,875	100,005	1,118,554
Call money and bills sold (Note 10)	196	6,200	2,001
Payables under securities lending transactions (Note 10)	4,116	24,335	41,911
Borrowed money (Notes 10 and 14)	45,527	16,305	463,474
Foreign exchange liabilities (Note 6)	69	114	705
Other liabilities (Notes 10 and 15)	33,604	59,675	342,100
Liability for employees' retirement benefits (Note 23)	8,978	7,984	91,405
Liability for retirement of directors and corporate auditors	256	243	2,608
Liability for reimbursement of deposits	609	661	6,209
Allowance for repayment of excess interest	145	113	1,478
Reserve for other contingent losses	1,132	988	11,526
Deferred tax liabilities for land revaluation (Note 12)	11,096	11,381	112,968
Negative goodwill		29	
Acceptances and guarantees (Note 16)	33,686	35,150	342,936
<b>Total liabilities</b>	<b>3,904,077</b>	<b>3,858,241</b>	<b>39,744,245</b>
<b>EQUITY (Note 17)</b>			
Common stock, authorized, 500,000,000 shares; issued, 265,450,406 shares as of March 31, 2009 and 2008	33,076	33,076	336,729
Capital surplus	23,970	23,971	244,023
Retained earnings (Note 29)	120,936	138,614	1,231,152
Net unrealized gains on available-for-sale securities (Note 25)	8,782	28,940	89,404
Deferred loss on derivatives under hedge accounting	(2)	(4)	(21)
Land revaluation surplus (Note 12)	10,448	10,573	106,364
Treasury stock - at cost 1,421,566 shares and 1,204,237 shares as of March 31, 2009 and 2008, respectively	(884)	(748)	(9,007)
<b>Total</b>	<b>196,326</b>	<b>234,425</b>	<b>1,998,645</b>
Minority interests	22,621	22,442	230,296
<b>Total equity</b>	<b>218,948</b>	<b>256,868</b>	<b>2,228,941</b>
<b>Total liabilities and equity</b>	<b>¥4,123,026</b>	<b>¥4,115,109</b>	<b>\$41,973,187</b>

See Notes to Consolidated Financial Statements.